

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Stephen Eugene Malinich  
 Debtor

Case No. 19-13346-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db +Stephen Eugene Malinich, 240 Valley Road, Lancaster, PA 17601-3412  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14331390 Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875  
 14331391 +CAC Acceptance Company, PO Box 3268, Camp Hill, PA 17011-3268  
 14331392 Complete Collection Service, 1007 N Federal Hwy, #280, Fort Lauderdale, FL 33304-1422  
 14331394 Discover, PO Box 742655, Cincinnati, OH 45274-2655  
 14331398 Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809  
 14331397 Lancaster General Health, PO Box 3555, Lancaster, PA 17604-3555  
 14331399 Mercantile, 165 Lawrence Bell Drive, STE 100, Buffalo, NY 14221-7900  
 14331400 Mercantile Adjustment Bureau, LLC, PO Bxo 9016, Buffalo, NY 14231-9016  
 14331401 +Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581  
 14331402 +Penn Credit, PO Box 69703, Harrisburg, PA 17106-9703  
 14331403 PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929  
 14335019 +PennyMac Loan Services, LLC c/o Kevin G. McDonald,, KML Law Group, P.C., 701 Market Street,  
 Suite 5000, Philadelphia, PA 19106-1541  
 14331405 #+Ratchford Law Group PC, 409 Lackawanna Avenue, STE 320, Scranton, PA 18503-2059  
 14336708 +Richard Fairbank, CEO, Capital One Bank, 1680 Capital One Drive, McLean, VA 22102-3407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2019 03:20:52  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 14 2019 03:21:44 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14331393 +E-mail/Text: csdlclientservices@cboflanc.com Sep 14 2019 03:22:09  
 Credit Bureau of Lancaster Co, Inc., PO Box 1271, Lancaster, PA 17608-1271  
 14331395 +E-mail/Text: bknotice@ercbpo.com Sep 14 2019 03:21:26 ERC, PO Box 23870,  
 Jacksonville, FL 32241-3870  
 14331396 +E-mail/Text: bncnotices@becket-lee.com Sep 14 2019 03:20:13 Kohls, PO Box 3120,  
 Milwaukee, WI 53201-3120  
 14331404 EDI: PRA.COM Sep 14 2019 07:08:00 Portfolio Recovery, 120 Corporate Blvd, STE 1,  
 Norfolk, VA 23502  
 14331995 +EDI: RMSC.COM Sep 14 2019 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14331406 +EDI: WFFC.COM Sep 14 2019 07:08:00 Wells Fargo Bank N.A., 7000 Vista Drive,  
 West Des Moines, IA 50266-9310

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin  
Form ID: 318

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
KEVIN G. MCDONALD on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
MITCHELL A. SOMMERS on behalf of Debtor Stephen Eugene Malinich sommersesq@aol.com,  
kjober@ptd.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Stephen Eugene Malinich</u>	Social Security number or ITIN	<u>xxx-xx-2121</u>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-13346-mdc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen Eugene Malinich

9/12/19

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**